

## CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

## I. (a) PLAINTIFFS

Oana D. Ladar and Florin O. Ladar (wife &amp; husband)

(b) County of Residence of First Listed Plaintiff Philadelphia  
(EXCEPT IN U.S. PLAINTIFF CASES)(c) Attorneys (Firm Name, Address, and Telephone Number)  
Marc S. Rosenberg, Esquire, 401 City Avenue, Suite 122, Bala Cynwyd, PA 19004, 610-667-3660

## DEFENDANTS

Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide In

County of Residence of First Listed Defendant Franklin

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

Pamela A. Carlos, Esquire, 1601 Market Street, 16th Floor, Philadelphia, PA 19103 (215) 665-3315

## II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

1 U.S. Government Plaintiff  3 Federal Question (U.S. Government Not a Party)

2 U.S. Government Defendant  4 Diversity (Indicate Citizenship of Parties in Item III)

## III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

Citizen of This State	<input checked="" type="checkbox"/> PTF	<input type="checkbox"/> DEF	Citizen of Another State	<input type="checkbox"/> PTF	<input checked="" type="checkbox"/> DEF
	<input checked="" type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

Incorporated or Principal Place of Business In This State  4  4

Incorporated and Principal Place of Business In Another State  5  5

Foreign Nation  6  6

## IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input checked="" type="checkbox"/> 110 Insurance	<b>PERSONAL INJURY</b>	<b>PERSONAL INJURY</b>	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 375 False Claims Act
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 365 Personal Injury - Product Liability	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 376 Qui Tam (31 USC 3729(a))
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 367 Health Care/ Pharmaceutical Personal Injury Product Liability		<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability		<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 370 Other Fraud		<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 371 Truth in Lending		<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 380 Other Personal Property Damage		<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 385 Property Damage Product Liability		<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability			<input type="checkbox"/> 480 Consumer Credit
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury			<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 195 Contract Product Liability	<input type="checkbox"/> 362 Personal Injury - Medical Malpractice			<input type="checkbox"/> 850 Securities/Commodities/ Exchange
<input type="checkbox"/> 196 Franchise				<input type="checkbox"/> 890 Other Statutory Actions
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	SOCIAL SECURITY	<input type="checkbox"/> 891 Agricultural Acts
	<input type="checkbox"/> 440 Other Civil Rights	<b>Habeas Corpus:</b>	<input type="checkbox"/> 861 HIA (1395ff)	<input type="checkbox"/> 893 Environmental Matters
	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 463 Alien Detainee	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 895 Freedom of Information Act
	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	
	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 530 General	<input type="checkbox"/> 864 SSID Title XVI	
	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> 865 RSI (405(g))	
	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	<b>Other:</b>		
	<input type="checkbox"/> 448 Education	<input type="checkbox"/> 540 Mandamus & Other		
		<input type="checkbox"/> 550 Civil Rights		
		<input type="checkbox"/> 555 Prison Condition		
		<input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement		
			IMMIGRATION	
			<input type="checkbox"/> 462 Naturalization Application	
			<input type="checkbox"/> 465 Other Immigration Actions	
			FEDERAL TAX SUITS	
			<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	
			<input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	

Click here for: Nature of Suit Code Descriptions.

## V. ORIGIN (Place an "X" in One Box Only)

1 Original Proceeding  2 Removed from State Court  3 Remanded from Appellate Court  4 Reinstated or Reopened  5 Transferred from Another District (specify)  6 Multidistrict Litigation - Transfer  8 Multidistrict Litigation - Direct File

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

28 USC Section 1332

## VI. CAUSE OF ACTION

Brief description of cause:  
Underinsured motorist claim

## VII. REQUESTED IN COMPLAINT:

 CHECK IF THIS IS A CLASS ACTION  
UNDER RULE 23, F.R.Cv.P.

DEMAND \$

CHECK YES only if demanded in complaint:  
JURY DEMAND:  Yes  No

## VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

06/27/2019

FOR OFFICE USE ONLY

SIGNATURE OF ATTORNEY OF RECORD

*Janet L. Ladar*

RECEIPT #

AMOUNT

APPLYING IPP

JUDGE

MAG. JUDGE

UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

## DESIGNATION FORM

(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Address of Plaintiff: 909 Kings Arms Drive, Downingtown, PA 19335Address of Defendant: One Nationwide Plaza, Columbus, Ohio 43215Place of Accident, Incident or Transaction: SR 30 On Ramp in Caln Township, Chester County

## RELATED CASE, IF ANY:

Case Number: \_\_\_\_\_ Judge: \_\_\_\_\_ Date Terminated: \_\_\_\_\_

Civil cases are deemed related when **Yes** is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action of this court?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

I certify that, to my knowledge, the within case  is /  is not related to any case now pending or within one year previously terminated action in this court except as noted above.DATE: 6/27/19

Attorney-at-Law / Pro Se Plaintiff

56396

Attorney I.D. # (if applicable)

## CIVIL: (Place a ✓ in one category only)

## A. Federal Question Cases:

- 1. Indemnity Contract, Marine Contract, and All Other Contracts
- 2. FELA
- 3. Jones Act-Personal Injury
- 4. Antitrust
- 5. Patent
- 6. Labor-Management Relations
- 7. Civil Rights
- 8. Habeas Corpus
- 9. Securities Act(s) Cases
- 10. Social Security Review Cases
- 11. All other Federal Question Cases  
(Please specify): \_\_\_\_\_

## B. Diversity Jurisdiction Cases:

- 1. Insurance Contract and Other Contracts
- 2. Airplane Personal Injury
- 3. Assault, Defamation
- 4. Marine Personal Injury
- 5. Motor Vehicle Personal Injury
- 6. Other Personal Injury (Please specify): \_\_\_\_\_
- 7. Products Liability
- 8. Products Liability – Asbestos
- 9. All other Diversity Cases  
(Please specify): \_\_\_\_\_

## ARBITRATION CERTIFICATION

(The effect of this certification is to remove the case from eligibility for arbitration.)

I, \_\_\_\_\_, counsel of record or pro se plaintiff, do hereby certify:

- Pursuant to Local Civil Rule 53.2, § 3(c) (2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs:
- Relief other than monetary damages is sought.

DATE: \_\_\_\_\_

Attorney-at-Law / Pro Se Plaintiff

Attorney I.D. # (if applicable)

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

## APPENDIX I

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
CASE MANAGEMENT TRACK DESIGNATION FORM**

OANA D. LADAR AND FLORIN O. LADAR (wife & husband)	:	
	:	
v.	:	CIVIL ACTION NO.
	:	
NATIONWIDE MUTUAL INSURANCE COMPANY, NATIONWIDE MUTUAL FIRE INSURANCE COMPANY, NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY, NATIONWIDE GENERAL INSURANCE COMPANY AND NATIONWIDE INSURANCE COMPANY OF AMERICA	:	
	:	

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a case management track designation form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. §2241 through §2255. ( )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits ( )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ( )
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ( )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ( )
- (f) Standard Management – Cases that do not fall into any one of the other tracks. (X)

6/27/2019

Date

*Pamela A. Carlos*  
Pamela A. Carlos, Esquire  
Attorney for Defendant, Nationwide Mutual  
Insurance Company et al.

(215) 561-4300  
Telephone  
(Civ. 660) 10/02

(215) 561-6661  
FAX Number

carlos@bbs-law.com  
E-Mail Address

**IN THE UNITED STATES DISTRICT COURT FOR THE  
EASTERN DISTRICT OF PENNSYLVANIA**

---

OANA D. LADAR AND FLORIN O. LADAR	:	
(wife & husband)	:	
	:	
v.	:	NO:
	:	
NATIONWIDE MUTUAL INSURANCE	:	
COMPANY, NATIONWIDE MUTUAL FIRE	:	
INSURANCE COMPANY, NATIONWIDE	:	
PROPERTY AND CASUALTY INSURANCE	:	
COMPANY, NATIONWIDE GENERAL	:	
INSURANCE COMPANY AND	:	
NATIONWIDE INSURANCE COMPANY OF	:	
AMERICA	:	

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**NOTICE OF REMOVAL**

AND NOW, come the defendant, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide Insurance Company of America [hereinafter 'Defendant'], for the purpose only of filing a notice of removal of this case to the United States District Court for the Eastern District of Pennsylvania and respectfully avers as follows:

1. This is a civil action which was filed in the Court of Common Pleas of Chester County, No. 2019-04902-TT.
2. The action was initiated by the filing of a complaint on May 21, 2019 and served via certified mail on Nationwide on May 28, 2019. A copy of the complaint is attached hereto as Exhibit "A."
3. The averments made herein are true and correct with respect to the date and time upon which suit was commenced and the date upon which this notice is being filed.
4. Plaintiffs are citizens of the Commonwealth of Pennsylvania.

5. Defendant is now, and was at the time plaintiffs filed their complaint, a corporation organized under the laws of the State of Ohio and with its principal place of business at One Nationwide Plaza in Columbus, Ohio.

6. As defendant is a citizen of Ohio and plaintiffs are citizens of Pennsylvania, complete diversity existed between the parties both at the time of the filing of the complaint and at the time of the filing of this notice of removal.

7. Defendant, Nationwide, has simultaneously with the filing of this notice, given written notice to the plaintiffs.

8. Defendant seeks to remove this matter to the United States District Court for the Eastern District of Pennsylvania. Defendant asserts that the amount in controversy in this matter exceeds \$75,000. As the moving party, defendant bears the burden of proving that jurisdiction is proper in federal court. Russ vs. State Farm Mut. Auto. Ins. Co., 961 F.Supp. 808, 810 (E.D. Pa. 1997).

9. In determining whether the jurisdiction amount has been satisfied, the Court must first look at the Complaint. Angus vs. Shiley, Inc., 989 F.2d 142, 145 (3rd Circ. 1993).

10. The underlying lawsuit as alleged in the Complaint arises out of allegations that Nationwide breached the insurance contract by failing to adequately pay plaintiffs' underinsured motorist benefits for injuries sustained in an accident that occurred on June 29, 2016. See Exhibit "A".

11. There is no specific assertion as to the amount in controversy set forth in plaintiffs' complaint. However, plaintiffs generally aver that the policy with Nationwide provided

underinsured motorist coverages in the amount of \$100,000 per person and there are two plaintiffs in the instant lawsuit. See Exhibit "A".

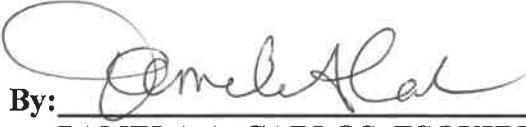
12. Moreover, plaintiffs generally aver damages in their Wherefore clauses that are in excess of \$50,000. See Exhibit "A".

13. In addition, as the Complaint is currently written, it appears that plaintiffs are also asserting a claim for bad faith as plaintiffs aver that Nationwide failed to handle their claims in good faith. See Exhibit "A", ¶28.

14. With reference to a bad faith claim pursuant to 42 Pa. C.S.A. §8371, plaintiffs could be seeking attorney's fees. Attorney's fees must also be included in determining the amount in controversy. Neff vs. General Motors Corp., 163 F.R.D. 478, 482 (E.D. Pa. 1995). It would not be unreasonable to expect that over the course of an approximate six month litigation, counsel could incur costs and fees in an amount approaching \$15,000.

15. In addition, it is anticipated that if plaintiffs are making a claim for bad faith, plaintiffs will also seek punitive damages pursuant to 42 Pa. C.S.A. §8371. Whether both actual and punitive damages are recoverable, punitive damages are properly considered in determining whether the jurisdictional amount has been satisfied. Bell vs. Preferred Life Assurance Soc'y, 320 U.S. 238, 240, 88 L. Ed. 15, 64 S. Ct. 5 (1943). The contractual amount in controversy alleged in the Complaint is in excess of \$50,000 based on the allegations in the Complaint, coupled with estimated reasonable attorneys' fees, and if plaintiffs are able to sustain a finding of bad faith, although the propriety of same is disputed by moving defendant, it is not unreasonable to expect that a punitive damage award five or six times the amount in controversy could be rendered by the trier of fact.

WHEREFORE, defendant, Nationwide Property and Casualty Insurance Company, hereby removes this suit to this Honorable Court pursuant to the laws of the United States in such cases made and provided.

By: 

**PAMELA A. CARLOS, ESQUIRE**  
**LILY K. HUFFMAN, ESQUIRE**  
**Attorney for Defendant**  
**BENNETT, BRICKLIN & SALTZBURG LLC**  
**1601 Market Street, 16<sup>th</sup> Floor**  
**Philadelphia, PA 19103**  
**carlos@bbs-law.com**  
**(215)665-3315**  
**huffman@bbs-law.com**  
**(215) 665-3353**

IN THE UNITED STATES DISTRICT COURT FOR THE  
EASTERN DISTRICT OF PENNSYLVANIA

---

OANA D. LADAR AND FLORIN O. LADAR :  
(wife & husband) :  
: v. :  
: NO. :  
NATIONWIDE MUTUAL INSURANCE :  
COMPANY, NATIONWIDE MUTUAL FIRE :  
INSURANCE COMPANY, NATIONWIDE :  
PROPERTY AND CASUALTY INSURANCE :  
COMPANY, NATIONWIDE GENERAL :  
INSURANCE COMPANY AND :  
NATIONWIDE INSURANCE COMPANY :  
OF AMERICA :  
:

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**NOTICE**

**TO:** Marc S. Rosenberg, Esquire  
401 City Avenue, Suite 122  
Bala Cynwyd, PA 19004

PLEASE TAKE NOTICE that defendant, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide Insurance Company of America, has filed in this Court a verified Notice for Removal of the State Court action, Oana D. Ladar and Florin O. Ladar vs. Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide Insurance Company of America, now pending in the Court of Common Pleas of Chester County, Pennsylvania, No. 2019-04902-TT.

PLEASE TAKE FURTHER NOTICE that a certified copy of the Notice of Removal will be filed with the Prothonotary of the Court of Common Pleas of Chester County, Pennsylvania.

PLEASE BE ADVISED that by virtue of 28 U.S.C. §1446(f), the State action is now removed to this Court. The State Court has no further jurisdiction over this action and you should proceed no further in that Court or under its authority.

BY: 

**PAMELA A. CARLOS, ESQUIRE**

**LILY K. HUFFMAN, ESQUIRE**

**Attorneys for Defendant**

**BENNETT, BRICKLIN & SALTZBURG LLC**

**1601 Market Street, 16<sup>th</sup> Floor**

**Philadelphia, PA 19103**

**carlos@bbs-law.com**

**(215) 665-3315**

**huffman@bbs-law.com**

**(215) 665-3353**

**DATE:** 6/27/19

IN THE UNITED STATES DISTRICT COURT FOR THE  
EASTERN DISTRICT OF PENNSYLVANIA

OANA D. LADAR AND FLORIN O. LADAR  
(wife & husband)

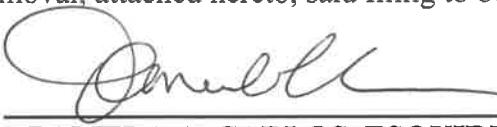
v. : No.

NATIONWIDE MUTUAL INSURANCE  
COMPANY, NATIONWIDE MUTUAL FIRE  
INSURANCE COMPANY, NATIONWIDE  
PROPERTY AND CASUALTY INSURANCE  
COMPANY, NATIONWIDE GENERAL  
INSURANCE COMPANY AND  
NATIONWIDE INSURANCE COMPANY  
OF AMERICA

**DEFENDANT'S CERTIFICATION OF FILING OF  
COPY OF NOTICE OF REMOVAL WITH STATE COURT**

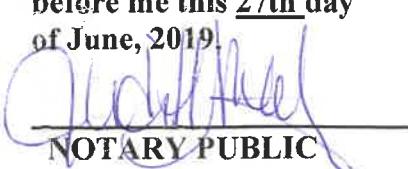
Pamela A. Carlos, Esquire, being duly sworn according to law, deposes and says that she is a member with the law firm of Bennett, Bricklin & Saltzburg LLC, attorneys for defendant, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide Insurance Company of America.

That she did direct the filing with the Prothonotary of the Court of Common Pleas of Chester County a copy of the Notice of Removal, attached hereto, said filing to be made on June 27, 2019.

BY: 

PAMELA A. CARLOS, ESQUIRE  
Attorney for defendant  
BENNETT, BRICKLIN & SALTZBURG LLC  
1601 Market Street, 16<sup>th</sup> Floor  
Philadelphia, PA 19103  
Carlos@bbs-law.com  
(215) 665-3315

Sworn to and subscribed  
before me this 27th day  
of June, 2019.

  
NOTARY PUBLIC

Commonwealth of Pennsylvania - Notary Seal  
JUDITH MARTINEZ - Notary Public  
Philadelphia County  
My Commission Expires Oct 18, 2021  
Commission Number 1278782

IN THE UNITED STATES DISTRICT COURT FOR THE  
EASTERN DISTRICT OF PENNSYLVANIA

OANA D. LADAR AND FLORIN O. LADAR  
(wife & husband)

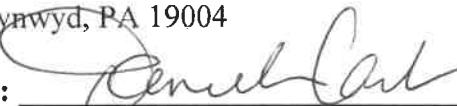
v. : No.

NATIONWIDE MUTUAL INSURANCE  
COMPANY, NATIONWIDE MUTUAL FIRE  
INSURANCE COMPANY, NATIONWIDE  
PROPERTY AND CASUALTY INSURANCE  
COMPANY, NATIONWIDE GENERAL  
INSURANCE COMPANY AND  
NATIONWIDE INSURANCE COMPANY  
OF AMERICA

**CERTIFICATE OF SERVICE**

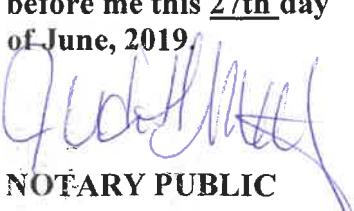
Pamela A. Carlos, Esquire, being duly sworn according to law, deposes and says that she is an attorney with the law firm of Bennett, Bricklin & Saltzburg LLC, attorneys for defendant, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide Insurance Company of America and that she certifies that a true and correct copy of this Removal Petition was filed electronically and is available for viewing and downloading from the Electronic Case filing system which constitutes service upon the following counsel of record:

Marc S. Rosenberg, Esquire  
401 City Avenue, Suite 122  
Bala Cynwyd, PA 19004

BY: 

PAMELA A. CARLOS, ESQUIRE  
Attorney for Defendant  
BENNETT, BRICKLIN & SALTZBURG LLC  
1601 Market Street, 16<sup>th</sup> Floor  
Philadelphia, PA 19103  
(215) 665-3353

Sworn to and subscribed  
before me this 27th day  
of June, 2019



NOTARY PUBLIC

Commonwealth of Pennsylvania - Notary Seal  
JUDITH MARTINEZ - Notary Public  
Philadelphia County  
My Commission Expires Oct 18, 2021  
Commission Number 1278782

**AFFIDAVIT**

I, Pamela A. Carlos, Esquire, being duly sworn according to law, do hereby depose and state that I am the attorney for Defendant, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide Insurance Company of America, the Petitioner in the foregoing Notice of Removal, that I have been duly authorized by the Petitioner to execute this Affidavit, that I am familiar with the facts involved in this matter, and that the allegations set forth in the foregoing Notice of Removal are true and correct to the best of my knowledge, information and belief.



PAMELA A. CARLOS, ESQUIRE

**DATE:** June 27, 2019

# **EXHIBIT “A”**

MAMMUTH & ROSENBERG  
 BY: MARC S. ROSENBERG, ESQUIRE  
 ATTORNEY I.D. NO.: 44457  
 401 CITY AVENUE, SUITE 122  
 BALA CYNWYD, PA 19004-1122  
 TELEPHONE: 610-667-1500  
 FAX: 610-667-3660  
 EMAIL: Rosenberg@plaintiff.com  
 ATTORNEY FOR PLAINTIFFS

THIS IS A MAJOR CASE.  
JURY TRIAL IS DEMANDED.

Filed and Attested by  
 PROTHONOTARY  
 21 May 2019 01:10 PM  
 S. Paesly



OANA D. LADAR and	Plaintiffs
FLORIN O. LADAR (wife & husband)	
909 KINGS ARMS DRIVE	
DOWNINGTOWN, PA 19335	
V.	
NATIONWIDE MUTUAL INSURANCE	
COMPANY	
ONE NATIONWIDE PLAZA	
COLUMBUS, OH 43215	
AND	
NATIONWIDE MUTUAL FIRE	
INSURANCE COMPANY	
ONE NATIONWIDE PLAZA	
COLUMBUS, OH 43215	
AND	
NATIONWIDE PROPERTY AND	
CASUALTY INSURANCE COMPANY	
ONE NATIONWIDE PLAZA	
COLUMBUS, OH 43215	
AND	
NATIONWIDE GENERAL INSURANCE	
COMPANY	
ONE NATIONWIDE PLAZA	
COLUMBUS, OH 43215	
AND	
NATIONWIDE INSURANCE COMPANY	
OF AMERICA	
ONE NATIONWIDE PLAZA	
COLUMBUS, OH 43215	
Defendants	

CHESTER COUNTY  
 COURT OF COMMON PLEAS

NO.: \_\_\_\_\_

NOTICE TO DEFENDANTS

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim, or relief requested by the plaintiff. You may lose money or property or other rights important to you.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

Chester County Bar Association  
15 West Gay Street  
West Chester, PA 19380  
Phone (610) 692-1889

MAMMUTH & ROSENBERG  
BY: MARC S. ROSENBERG, ESQUIRE  
ATTORNEY I.D. NO.: 44457  
401 CITY AVENUE, SUITE 122  
BALA CYNWYD, PA 19004-1122  
TELEPHONE: 610-667-1500  
FAX: 610-667-3660  
EMAIL: Rosenberg@plaintiff.com  
ATTORNEY FOR PLAINTIFFS

**THIS IS A MAJOR CASE.**  
**JURY TRIAL IS DEMANDED.**

OANA D. LADAR and  
FLORIN O. LADAR (wife & husband)  
909 KINGS ARMS DRIVE  
DOWNTONTOWN, PA 19335  
Plaintiffs  
V.  
NATIONWIDE MUTUAL INSURANCE  
COMPANY  
ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215  
AND  
NATIONWIDE MUTUAL FIRE  
INSURANCE COMPANY  
ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215  
AND  
NATIONWIDE PROPERTY AND  
CASUALTY INSURANCE COMPANY  
ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215  
AND  
NATIONWIDE GENERAL INSURANCE  
COMPANY  
ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215  
AND  
NATIONWIDE INSURANCE COMPANY  
OF AMERICA  
ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215  
Defendants

CHESTER COUNTY  
COURT OF COMMON PLEAS

UNDERINSURED MOTORIST CLAIM

NO.: \_\_\_\_\_

**COMPLAINT**

1. The plaintiff, Oana D. Ladar, is an adult individual who resides at the above address.
2. The plaintiff, Florin O. Ladar, is an adult individual and the spouse of plaintiff, Oana D. Ladar, who resides with her at the above address.
3. The defendant, Nationwide Mutual Insurance Company, is a business corporation organized and existing under the laws of the State of Ohio, which is authorized to conduct business and issue policies of insurance in the Commonwealth of Pennsylvania, which also routinely and regularly engages in business in the County of Chester, Commonwealth of Pennsylvania, with its registered headquarters location at the above address.
4. The defendant, Nationwide Mutual Fire Insurance Company, is a business corporation organized and existing under the laws of the State of Ohio, which is authorized to conduct business and issue policies of insurance in the Commonwealth of Pennsylvania, which also routinely and regularly engages in business in the County of Chester, Commonwealth of Pennsylvania, with its registered headquarters location at the above address.
5. The defendant, Nationwide Property and Casualty Insurance Company, is a business corporation organized and existing under the laws of the State of Ohio, which is authorized to conduct business and issue policies of insurance in the Commonwealth of Pennsylvania, which also routinely and regularly engages in business in the County of Chester, Commonwealth of Pennsylvania, with its registered headquarters location at the above address.

6. The defendant, Nationwide General Insurance Company, is a business corporation organized and existing under the laws of the State of Ohio, which is authorized to conduct business and issue policies of insurance in the Commonwealth of Pennsylvania, which also routinely and regularly engages in business in the County of Chester, Commonwealth of Pennsylvania, with its registered headquarters location at the above address.

7. The defendant, Nationwide Insurance Company of America, is a business corporation organized and existing under the laws of the State of Ohio, which is authorized to conduct business and issue policies of insurance in the Commonwealth of Pennsylvania, which also routinely and regularly engages in business in the County of Chester, Commonwealth of Pennsylvania, with its registered headquarters location at the above address.

8. At all material and relevant times hereto, the aforementioned defendants routinely and regularly conduct business in the County of Chester, Commonwealth of Pennsylvania.

9. At all times material hereto, the aforementioned defendants acted or failed to act through their agents, servants, workman and/or employees all in the scope and scope of such relationships.

11. At all times relevant hereto, the plaintiffs, Oana D. Ladar and Florin O. Ladar (wife and husband), were covered individuals and/or insured individuals pursuant to an automobile liability insurance policy issued to the plaintiffs, by defendants, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Property and Casualty Insurance Company, Nationwide General Insurance Company and Nationwide Insurance Company Of America (herein after referred to as defendants), bearing the policy

number 58 37 D 904802. (See a true and correct copy of plaintiffs' automobile declaration page, which is attached hereto and marked as Plaintiffs' Exhibit "A".)

12. At the time the plaintiffs purchased the policy, they elected to purchase bodily injury limits in excess of the minimum coverage required by the Commonwealth of Pennsylvania in order to protect the financial integrity of persons who may suffer bodily injury as a result of Plaintiffs' negligence while operating a motor vehicle.

13. As a result of the plaintiffs' election of bodily injury liability limits in an amount greater than the minimum coverage required by law, they paid, and the defendants accepted, increased premium payments.

14. At the time the plaintiffs purchased the policy, they elected to purchase underinsured motorist benefits.

15. As a result of plaintiffs' election of underinsured motorist benefits, they paid, and the defendants accepted, increased premium payments.

16. The aforesaid automobile liability insurance policy provides coverage for negligence of an underinsured motorist in the amount of One Hundred Thousand Dollars (\$100,000.00) each person/Three Hundred Thousand Dollars (\$300,000.00) each accident, with three (3) vehicles on the policy. (See a true and correct copy of plaintiffs' automobile declaration page, which is attached hereto and marked as Plaintiffs' Exhibit "A".)

17. The aforesaid policy was in full force and effect on June 29, 2016, at which time the plaintiff, Oana D. Ladar, was involved in an automobile accident, causing the plaintiff, Oana D. Ladar, to sustain serious and severe personal injuries, as further described herein below.

18. On or about June 29, 2016, at approximately 5:53p.m., the plaintiff, Oana D. Ladar, was the owner and operator of a 2007 Acura SDX traveling on Horseshoe Pike at or near its intersection with SR 30 on ramp, in Cain Township, Chester County, Commonwealth of Pennsylvania.

19. On the aforesaid date and time, at the aforesaid location, the plaintiff's 2007 Acura SDX collided with a 2014 Ford F150, owned and being operated by Steven B. Irons, when Mr. Irons failed to yield the right of way while turning left, on the eastbound SR 30 ramp intersection with SR 322. (See a true and correct copy of the Commonwealth of Pennsylvania Non-Reportable Crash Record, which is attached hereto and marked as Plaintiffs' Exhibit "B".)

20. The tortfeasor, Steven B. Irons, operated his the vehicle, in a careless, negligent and otherwise unlawful manner, when he failed to yield the right of way to the plaintiff's vehicle, thereby causing the collision.

21. As a result of said collision, the plaintiff, Oana D. Ladar, was violently thrown about within her vehicle and was caused to suffer severe and permanent personal injuries, as herein below described.

22. As a direct and proximate result of the negligence of the tortfeasor, Steven B. Irons, the plaintiff, Oana D. Ladar, suffered and will continue to suffer from severe and permanent injuries, including, but not limited to, disc herniation at C5-6 with impingement of the left C6 nerve root, disc bulges at C4-5 and C6-7, cervical strain and sprain, thoracic strain and sprain, lumbar strain and sprain, headaches and damage to her nerves and nervous system and various other ill and injuries; the full extent of which are not yet known.

23. As a direct and proximate result of the negligence of the tortfeasor, Steven B. Irons, the plaintiff, Oana D. Ladar, required and will continue to require medical care and treatment, surgery, physical therapy, x-rays, diagnostic testing, use of pain medications, and the use of rehabilitative services.

24. As a direct and proximate result of the negligence of the tortfeasor, Steven B. Irons, the plaintiff, Oana D. Ladar, has incurred medical expenses and she will continue to incur medical expenses for the care and treatment of her injuries for a long and indefinite time in the future.

25. As a direct and proximate result of the negligence of the tortfeasor, Steven B. Irons, the plaintiff, Oana D. Ladar, has suffered a loss of earnings since the date of the accident and she may continue to suffer a loss of earnings and an impairment of her future earning capacity.

26. As a direct and proximate result of the negligence of the tortfeasor, Steven B. Irons, the plaintiff, Oana D. Ladar, has suffered and will continue to suffer from pain, discomfort, inconvenience, anxiety, embarrassment, the inability to engage in her usual daily activities and the deprivation of the ordinary and usual enjoyment of life and life's pleasures.

27. At the time of the collision, the tortfeasor's vehicle was insured by Travelers Indemnity Insurance Company with bodily injury liability protection limits in the amount of One Hundred Thousand Dollars (\$100,000.00). (See a true and correct copy of the Auto Insurance Coverage Summary/Declaration Page, for the policy of insurance which Steven B. Irons had with Travelers Indemnity Insurance Company, which is attached hereto and marked as Plaintiffs' Exhibit "C".)

28. The tortfeasor's bodily injury policy limits of One Hundred Thousand Dollars (\$100,000.00) are not adequate to compensate the plaintiff, Oana D. Ladar, for the injuries she sustained as a result of the subject collision.

29. The underinsured motorist was negligent and legally responsible for causing the motor vehicle accident and the plaintiff, Oana D. Ladar's resultant injuries, as herein below described.

30. As a result of the aforementioned motor vehicle accident, the plaintiff, Oana D. Ladar, is entitled to underinsured motorist benefits for pain, suffering and disability as a result of the injuries she sustained.

31. The plaintiff, Oana D. Ladar, promptly and duly notified the defendants of the aforesaid accident.

32. The defendants immediately assigned Claim Number: 332188-GD to this accident.

33. On June 15, 2018, the defendants, waived its subrogation rights and granted and granted consent to settle to the plaintiffs to settle the insured third party injury claim with Travelers Insurance, who insures the tortfeasor, Steven B. Irons. (See a true and correct copy defendants' letter of June 15, 2018, which is attached hereto and marked as Plaintiff's Exhibit "D."

34. The defendants have in bad faith, willfully, without reasonable foundation, failed and refused to investigate, evaluate and negotiate the plaintiff, Oana D. Ladar's underinsured motorist claim, and to promptly resolve/settle her claim for an amount, which is fair and

equitable, based upon the severe and permanent personal injuries, the plaintiff suffered, as aforementioned above.

35. The defendants have refused to proceed to underinsured motorist arbitration.

36. For the reasons set forth above, the defendants have violated their obligations under the policy of insurance.

**COUNT I - BREACH OF CONTRACT**

**PLAINTIFFS, OANA D. LADAR AND FLORIN O. LADAR (wife & husband)**  
**V. DEFENDANTS, NATIONWIDE MUTUAL INSURANCE COMPANY**  
**AND NATIONWIDE MUTUAL FIRE INSURANCE COMPANY AND**  
**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**  
**AND NATIONWIDE GENERAL INSURANCE COMPANY AND**  
**NATIONWIDE INSURANCE COMPANY OF AMERICA**

37. The plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband), hereby incorporate by reference the averments contained in paragraphs 1 through 36 above, as the same were set forth fully herein.

38. The plaintiffs, Oana D. Ladar and Florin O. Ladar, have fully complied with all of the terms, conditions and duties required under the policy.

39. The defendants have failed to objectively and fairly evaluate the plaintiffs' claim.

40. The defendants have failed to promptly offer payment of the reasonable and fair value of the plaintiffs' claim.

41. The defendants have failed to reasonably investigate the plaintiffs' claim, inasmuch as a thorough and proper inquiry would have revealed that the plaintiff, Oana D. Ladar, sustained serious injuries, as a result of the motor vehicle accident of June 29, 2016.

42. As the insurer of the plaintiffs, the defendants owe a fiduciary contractual and statutory obligation to the plaintiffs to investigate, evaluate and negotiate the underinsured motorist claim in good faith and to arrive at a prompt, fair and equitable settlement.

43. For the reasons set forth above, the defendants have violated their obligations under the policy of insurance.

WHEREFORE, the plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband) respectfully request that this Honorable Court grant judgment in their favor and against the defendants, individually, jointly and severally, in an amount in excess of Fifty Thousand Dollars (\$50,000.00), together with compensatory damages, punitive damages, interest, costs of suit, attorney's fees, and such other relief as this Honorable Court deems just and proper.

**COUNT II - NEGLIGENCE**

**PLAINTIFFS, OANA D. LADAR AND FLORIN O. LADAR (wife & husband)**  
**V. DEFENDANTS, NATIONWIDE MUTUAL INSURANCE COMPANY**  
**AND NATIONWIDE MUTUAL FIRE INSURANCE COMPANY AND**  
**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**  
**AND NATIONWIDE GENERAL INSURANCE COMPANY AND**  
**NATIONWIDE INSURANCE COMPANY OF AMERICA**

44. The plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband), hereby incorporate by reference the averments contained in paragraphs 1 through 43 above, as the same were set forth fully herein.

45. At all times relevant to this Complaint, the defendants, its agents, servants, workmen and employees were acting in concert with, or as the agents, servants, workmen and employees of defendants.

46. At all times relevant to this Complaint, the plaintiffs intended and believed that any and all disputed underinsured motorist claims made under the policy would be decided by arbitration in order to effectuate a prompt, inexpensive and fair resolution of such claims.

47. At all times relevant to this Complaint, the defendants and/or the defendants' authorized agents and/or defendants' employees, knew or should have known that the plaintiffs intended and believed that any and all disputed underinsured motorist claims would be decided by arbitration.

48. At no time did the defendants, the defendants' authorized agents and/or the defendants' employees advise the plaintiffs of the language contained in the policy of insurance sold to them or how it would affect the resolution of a disputed underinsured motorist claim made by them under the policy.

49. At no time did the defendants, the defendants' authorized agents and/or the defendants' employees make available to the plaintiffs for purchase automobile insurance coverage, which would have guaranteed her the right to arbitrate an underinsured motorist claim made under the policy.

50. The defendants' actions were negligent, careless and reckless, with respect to the plaintiff in that the defendant, Allstate:

- a. Failed to properly notify the plaintiffs that it could compel them to resolve any and all underinsured motorist claims by way of trial rather than arbitration;
- b. Failed to provide the plaintiffs with underinsured motorist coverage in accordance with their expectations concerning the resolution of such claims;

- c. Failed to inform the plaintiffs that the policy required mutual agreement of the parties to resolve a disputed underinsured motorist claim by way of arbitration rather than requiring mandatory arbitration on the issue of damages in an underinsured motorist claim, when the defendants, knew or should have known that the plaintiffs would not agree or elect to resolve a disputed underinsured motorist claim by any means other than mandatory arbitration due to the increased cost and time associated with litigating the matter in court;
- d. Employed agents, servants, workmen, and employees, who failed and neglected to procure and maintain in full force and effect an automobile insurance polity with underinsured motorist coverage in accordance with the plaintiffs' expectations concerning the resolution of such claims.
- e. Recommended, referred or held out its agents, servants, workmen, and employees, to be competent insurance agents who failed and neglected to procure and maintain in full force and effect an automobile insurance policy with underinsured motorist coverage in accordance with the plaintiff's expectations concerning the resolutions of such claims, as knowledgeable and experienced experts in insurance matters;
- f. Failed to promulgate sufficient rules, regulations and policies to ensure the delivery of competent insurance services, namely obtaining and maintaining proper and adequate automobile insurance coverage, including, but not limited to underinsured motorist coverage that provided for the resolution of disputed claims by arbitration;
- g. Failed to follow prescribed rules, regulations, policies and accepted insurance industry standards and procedures concerning the resolution of underinsured motorist disputes;
- h. Failed to take an active and continuing overview of its agents, servants, workmen, and employees, who failed and neglected to procure and maintain in full force and effect an automobile insurance policy with underinsured motorist coverage in accordance with the plaintiffs' expectations concerning the resolution of such claims;

- i. Staffed with unqualified personnel, namely, its agents, servants, workmen and employees, who failed and neglected to procure and maintain in full force and effect an automobile insurance policy with underinsured motorist coverage in accordance with the plaintiffs' expectations concerning the resolution of such claims;
- j. Hired, employed or promoted its agents, servants, workmen and employees, who failed and neglected to procure and maintain in full force and effect an automobile insurance policy with underinsured motorist coverage in accordance with the plaintiffs' expectations concerning the resolution of such claims;
- k. Permitted its agents, servants, workmen and employees, who failed and neglected to procure and maintain in full force and effect an automobile insurance policy with underinsured motorist coverage in accordance with the plaintiffs' expectations concerning the resolution of such claims, to continue to work as an employee, agent, servant, workmen or representative, when defendants, knew or should have known that said employee, agent, servant, workmen or representative was unable or incapable of properly performing the requirements of their respective employment;
- l. Failed to establish procedures and programs to determine whether, its agents, servants, workmen and employees, who failed and neglected to procure and maintain in full force and effect an automobile insurance policy with underinsured motorist coverage in accordance with the plaintiffs' expectations concerning the resolution of such claims, were fit and capable of properly performing the requirements of their respective employment;
- m. Permitted its agents, servants, workmen and employees, who failed and neglected to procure and maintain in full force and effect an automobile insurance policy with underinsured motorist coverage in accordance with the plaintiffs' expectations concerning the resolution of such claims, to make a sales presentation which misrepresents the benefits, conditions or terms of plaintiffs' insurance policy;

- n. Failed to advise plaintiffs of important facts or policy or contract provisions related to the coverage at issue;
- o. Failed to exercise due care under the circumstances; and
- p. Failed to comply with the laws of the Commonwealth of Pennsylvania.

51. As a direct and proximate result of the negligence and carelessness of defendants, as described above, the plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband), have been forced to incur and will continue to incur expenses related to the trial of this matter, including, but not limited to the cost of videotaped depositions, discovery depositions, written discovery, discovery motions, pre-trial motions and filing fees.

WHEREFORE, the plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband) respectfully request that this Honorable Court grant judgment in their favor and against the defendants, individually, jointly and severally, in an amount in excess of Fifty Thousand Dollars (\$50,000.00), together with compensatory damages, punitive damages, interest, costs of suit, attorney's fees, and such other relief as this Honorable Court deems just and proper.

**COUNT III - BAD FAITH**

**PLAINTIFFS, OANA D. LADAR AND FLORIN O. LADAR (wife & husband)**  
**V. DEFENDANTS, NATIONWIDE MUTUAL INSURANCE COMPANY**  
**AND NATIONWIDE MUTUAL FIRE INSURANCE COMPANY AND**  
**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**  
**AND NATIONWIDE GENERAL INSURANCE COMPANY AND**  
**NATIONWIDE INSURANCE COMPANY OF AMERICA**

52. The plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband), hereby incorporate by reference the averments contained in paragraphs 1 through 51 above, as the same were set forth fully herein.

53. The actions of defendants in the handling of the plaintiffs' underinsured motorist claim constitute bad faith as defined under 42 Pa. C.S.A. § 8371 as follows:

- a. Failing to objectively and fairly evaluate the plaintiffs' claim;
- b. Engaging in dilatory and abusive claims handling;
- c. Failing to adopt or implement reasonable standards in evaluating plaintiffs' claim;
- d. Acting unreasonably and unfairly in response to plaintiffs' claim;
- e. Not attempting in good faith to effectuate a fair, prompt and equitable settlement of the plaintiffs' claim in which the defendants' liability under the policy had become reasonably clear;
- f. Subordinating the interest of its insured, the plaintiffs, to its own financial monetary interest;
- g. Failing to promptly offer payment to the plaintiffs;
- h. Failing reasonably and adequately to investigate the plaintiffs' claim;
- i. Failing reasonably and adequately to review the medical documents in the defendants' possession;
- j. Violating the fiduciary duty owed to the plaintiffs;
- k. Otherwise unreasonably and unfairly withholding underinsured motorist benefits justly due and owing to the plaintiffs;
- l. Deliberately delaying the arbitration in this matter;
- m. Compelling its insured to file suit and engage in litigation when a less costly and less time consuming method of resolving a dispute between the plaintiffs and defendant exists;
- n. Deliberately and intentionally acting in such a way as to obfuscate the arbitration process which is designed to provide a prompt, efficient and effective means for the resolution of underinsured motorist claims;
- o. Compelling the plaintiffs to litigate their claim to recover amounts due under the insurance policy;

- p. Failing to make an honest, intelligent and objective settlement offer;
- q. Causing the plaintiffs to expend money on the presentation of her claim;
- r. Causing the plaintiffs to bear the stress and anxiety associated with litigation;
- s. Otherwise unreasonably and unfairly withholding underinsured motorist benefits justly due and owing to the plaintiffs.

54. As insurer of the plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband), the defendants owe a fiduciary contractual and statutory obligation to the plaintiffs.

55. At all relevant times, the plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband) fully complied with the terms and conditions of the policy and all conditions precedent and subsequent to her right to recover under the policy.

56. For the reasons set forth above, the defendants have violated the policy of insurance, their obligations as an insurer, have failed to act toward the plaintiffs in good faith and have violated 42 Pa. C.S.A. § 8371 for which defendants are liable for compensatory and punitive damages, together with interest, attorneys' fees and such other relief as the Court deems appropriate.

57. Defendants have engaged in wanton and reckless conduct with regard to the welfare, interest and rights of the plaintiffs, their insureds, and is liable for its bad faith conduct.

WHEREFORE, the plaintiffs, Oana D. Ladar and Florin O. Ladar (wife & husband) respectfully request that this Honorable Court grant judgment in their favor and against the defendants, individually, jointly and severally, in an amount in excess of Fifty Thousand Dollars (\$50,000.00), together with compensatory damages, punitive damages, interest, costs of suit, attorney's fees, and such other relief as this Honorable Court deems just and proper.

**COUNT IV - LOSS OF CONSORTIUM**

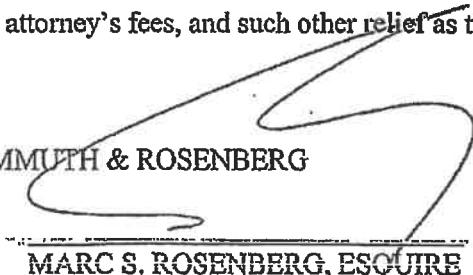
**PLAINTIFF, FLORIN O. LADAR**  
**V. DEFENDANTS, NATIONWIDE MUTUAL INSURANCE COMPANY**  
**AND NATIONWIDE MUTUAL FIRE INSURANCE COMPANY AND**  
**NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY**  
**AND NATIONWIDE GENERAL INSURANCE COMPANY AND**  
**NATIONWIDE INSURANCE COMPANY OF AMERICA**

58. The plaintiff, Florin O. Ladar, hereby incorporates by reference the averments contained in paragraphs 1 through 57 above, as the same were set forth fully herein.

59. The Plaintiff, The plaintiff, Florin O. Ladar, is the husband of plaintiff, Oana D. Ladar, and resides with her at the aforementioned address.

60. As a result of the negligence of the tortfeasor, Steven B. Irons, the plaintiff, Florin O. Ladar, has been caused to suffer the loss of services, companionship, affection and attention of his wife/plaintiff, Oana D. Ladar, and, accordingly brings this claim for loss of consortium.

WHEREFORE, the plaintiff, Florin O. Ladar, respectfully requests that this Honorable Court grant judgment in his favor and against the defendants, individually, jointly and severally, in an amount in excess of Fifty Thousand Dollars (\$50,000.00), together with compensatory damages, punitive damages, interest, costs of suit, attorney's fees, and such other relief as this Honorable Court deems just and proper.

  
MAMMUTH & ROSENBERG

BY:

MARC S. ROSENBERG, ESQUIRE  
Attorney for Plaintiffs, Oana D. Ladar  
and Florin O. Ladar (wife & husband)

DATED: 5/21/19

L00246140189052819

**VERIFICATION**

I, Oana D. Ladar, hereby state that I am the plaintiff in this action and verify that the statements made in the foregoing Complaint, are true and correct to the best of my knowledge, information and belief.

The undersigned understands that the statements therein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.



Oana D. Ladar

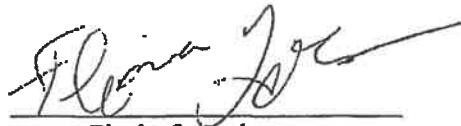
DATED: 05/01/19

L00246140190052819

VERIFICATION

I, Florin O. Ladar, hereby state that I am the plaintiff in this action and verify that the statements made in the foregoing Complaint, are true and correct to the best of my knowledge, information and belief.

The undersigned understands that the statements therein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.



Florin O. Ladar

DATED: 05/10/19

## PLAINTIFFS' EXHIBIT "A"

## Certification

I, Brett Sutton, as a duly authorized Nationwide Insurance associate entrusted with oversight of the system of record from which this copy was produced, based upon information and belief, certify under the penalty of perjury that this attached copy of policy 58 37 D 904802 was made at or near the time of certification, as part of regularly conducted business activities, and is a true and accurate copy of the official record kept as part of regular business activities.

Brett Sutton

Signature

Date: October 4, 2016

Brett Sutton

Print Name

Processor, Imaging

Title

L00246140193052819

Prepared on May 13, 2018

Page 1 of 2



Frank A Imparato III  
 Downing Estate Historic B  
 165 Byers Rd  
 Chester Springs, PA 19425

## Your Policy Renewal

Your bill is sent separately.  
 Nationwide Auto Policy  
 Policy Period: Jun 7, 2016 - Dec 7, 2016  
 Policy Number: 5837D 904802

Sign up for convenient,  
 automatic bill payment  
 with Nationwide Easy Pay.  
 To learn more, ask your  
 agent or log in to  
[nationwide.com/easypay](http://nationwide.com/easypay).

Florin O & Oana D  
 Ladar  
 909 Kings Arms Dr  
 Downingtown, PA  
 19335-4137

00646002058022

### What's enclosed



- ✓ **Insurance Identification Cards** - Your ID cards are enclosed in this packet.
- ✓ **Declarations** - These pages show your coverages under this policy. Carefully review these details and call Frank A Imparato III at 610.458.8008 if you have questions or want to make changes.
  - General Information
  - Coverage Details
  - Your Total Policy Premium
- ✓ **Insurance Documents** - Please keep these documents for future reference.

**How to Contact Us**  
 Your Nationwide Agent  
 Customer Service  
 Internet  
 24-Hour Claims Reporting  
 Hearing Impaired (TTY)

Frank A Imparato III 610.458.8008  
 1.877.669.6877  
[Nationwide.com](http://Nationwide.com)  
 1.800.421.3535  
 1.800.622.2421

2019-04902-IT

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Prepared on May 13, 2016

Page 2 of 2



## Important Reminders from Nationwide

**NOTES:****Mandated Coverage Notice:**

The laws of the Commonwealth of Pennsylvania, as enacted by the General Assembly, only require that you purchase Liability and First Party Medical Benefit coverages. Any additional coverage or coverages in excess of the limits required by law are provided only at your request as enhancements to basic coverages.

**Premiums For Basic Mandatory Coverage At The Limited Tort Option:**

## Vehicle #1: 2011 Mitsubishi Lancer E

## Vehicle #2: 1998 Toyota 4runners

Coverage	Limits	Premiums	Coverage	Limits	Premiums
Bodily Injury Liability	\$ 15,000 \$ 30,000	\$ 67.80	Bodily Injury Liability	\$ 15,000 \$ 30,000	\$ 47.00
Property Damage Liability	\$ 5,000	\$ 92.70	Property Damage Liability	\$ 5,000	\$ 78.60
Medical Benefits	\$ 5,000	\$ 44.50	Medical Benefits	\$ 5,000	\$ 26.20

## Vehicle #3: 2007 Acura Mdx

Coverage	Limits	Premiums
Bodily Injury Liability	\$ 15,000 \$ 30,000	\$ 46.70
Property Damage Liability	\$ 5,000	\$ 83.20
Medical Benefits	\$ 5,000	\$ 27.30

**Fraud Warning Notice**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent Insurance act, which is a crime and subjects such person to criminal and civil penalties.

Your premium for this renewal is \$ 1,385.10. To maintain uninterrupted coverage, please pay your premium by the due date on the bill. This includes any change you may have made to your policy.

Thanks to five years of safe driving you're receiving the Accident Free discount.

Your credit report will only be ordered at the start of your policy with Nationwide unless you request an update. You may request a new credit-based insurance score once each year to be used to rate your policy. To request an updated insurance score, please contact us at 1-877-302-1833.

Great news! You have earned features that have been automatically added to this policy. We also want to tell you about a different Nationwide rating plan available in your state. This plan could possibly save you money and may or may not include the loyalty features that are included in this policy. Ask your agent for a free *On Your Side* Review.

Sign up for convenient, automatic bill payment with Nationwide Easy Pay. To learn more, ask your agent or log in to [nationwide.com/easypay](http://nationwide.com/easypay).

Manage your account, make a payment, check the status of a claim and receive your bill by email with online Account Access. Visit [nationwide.com/manage](http://nationwide.com/manage) – see how easy it can be.

If you had an accident, what would you drive while your car is being fixed? Nationwide offers coverage that reimburses you for rental car costs so you can stay on the road. For more information contact your agent.

Nationwide thanks you for your business. Our first priority is to serve you, our Customer.

Whether you have a claim, a question, a concern, or just need a convenient service, our *On Your Side* promise means we'll be there to serve your needs.

Thank you for choosing Nationwide. We value your business.

L00246140195052819

Prepared on May 13, 2016

Page 1 of 6



## Your Policy Declarations

### Nationwide Auto Policy

Policy Period: Jun 7, 2016 - Dec 7, 2016

Policy Number: 5837D 904802

#### Policyholder (Named Insured):

Florin O &amp; Oana D

Ladar

909 Kings Arms Dr

Downingtown, PA

19335-4137

Keep these Declarations for your records.

### General Policy Information

#### Issued: May 13, 2016

These Declarations are a part of the policy named above and identified by the policy number above. They supersede any Declarations issued earlier. Your policy provides the coverages and limits shown in the schedule of coverages. They apply to each insured vehicle as indicated. Your policy complies with the motorists' financial responsibility laws of your state only for vehicles for which Property Damage and Bodily Injury Liability coverages are provided.

**Policy Period:** June 7, 2016 - December 7, 2016 but only if the required premium for this period has been paid and only for six month renewal periods if renewal premiums have been paid as required. This policy is initially effective at (1) the time the application for insurance is completed, or (2) 12:01 a.m. on the first day of the policy period, whichever is later. Each renewal period begins and ends at 12:01 a.m. standard time at the address of the named insured stated herein. This policy expires at 12:01 a.m. at the address of the named insured stated herein.

Your carrier is Nationwide Mutual Insurance Company, NAIC #23787.

00646002058039

### IMPORTANT MESSAGES:

IF THIS DECLARATIONS PAGE SHOWS THAT COLLISION COVERAGE APPLIES TO YOUR AUTO, THERE IS ALSO COLLISION COVERAGE FOR DAMAGE TO A RENTED AUTO. COVERAGE IS SUBJECT TO CONDITIONS AND LIMITATIONS LISTED IN THE POLICY OR ATTACHED ENDORSEMENTS.



### Premium Summary and Other Charges

2011 Mitsubishi Lancer E	\$ 668.80
1998 Toyota 4runners	\$ 243.60
2007 Acura Mdx	\$ 462.70
Total For Policy Coverages	\$ 10.00
	Total Policy Premium \$ 1,385.10

### How You Saved on this Policy with Nationwide

- Passive Restraint
- Safe Driver
- Accident Free
- Anti Theft Device
- Multi Car
- Home & Car
- Affinity

Thank you for being a long-term customer.

### Listed Driver(s)

Name	Date of Birth	Marital Status
Florin O Ladar	10/18/68	Married
Oana D Ladar	06/30/78	Married

L00246140196052819



For coverage definitions and descriptions,  
visit [Nationwide.com](http://Nationwide.com)

Prepared on May 13, 2016

Page 2 of 6

## Your Policy Declarations

### Nationwide Auto Policy

Policy Period: Jun 7, 2016 - Dec 7, 2016

Policy Number: 5837D 904802

### Insured Vehicle(s) and Schedule of Coverages

#### 2011 Mitsubishi Lancer E

VIN JA32U2FUXBU000598

Coverages	Limits of Liability	Premium
Comprehensive and \$ 1,500 IN Customization Including Car Key Replacement Coverage	Actual Cash Value Less \$ 500	\$ 57.70
Collision and \$ 1,500 IN Customization Including Pet Injury Collision Coverage	Actual Cash Value Less \$ 500	\$ 296.90
Property Damage Liability Bodily Injury Liability	\$ 50,000 Each Occurrence \$ 100,000 Each Person \$ 300,000 Each Occurrence (Non-Stacked)	\$ 105.70
Uninsured Motorists-Bodily Injury	\$ 100,000 Each Person \$ 300,000 Each Occurrence (Non-Stacked)	\$ 107.30
Underinsured Motorists-Bodily Injury	\$ 100,000 Each Person \$ 300,000 Each Occurrence	\$ 9.80
First Party Benefits Option 1-Medical Benefit Option 2-Income Loss Benefit	\$ 5,000 \$ 5,000 Total \$ 1,000 Monthly	\$ 44.50
Option 3-Accidental Death Benefit Limited Tort	\$ 10,000	\$ 8.50 \$ 2.20

Vehicle Endorsements 3455A 3475

Lienholder-Wells Fargo Dealer S

Lien Expires On Feb 20, 2018

Total for this Vehicle \$ 668.80



Continued on the next page

2019-04902-TT

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Prepared on May 13, 2016

Page 3 of 6



## Your Policy Declarations

### Nationwide Auto Policy

Policy Period: Jun 7, 2016 - Dec 7, 2016

Policy Number: 5837D 904802

### Insured Vehicle(s) and Schedule of Coverages (continued)

#### 1998 Toyota 4runners

VIN JT3HN86R4W0140316

Coverages	Limits of Liability	Premium
Property Damage Liability	\$ 50,000 Each Occurrence	\$ 89.70
Bodily Injury Liability	\$ 100,000 Each Person	
	\$ 300,000 Each Occurrence	\$ 74.20
Uninsured Motorists-Bodily Injury	(Non-Stacked)	
	\$ 100,000 Each Person	
	\$ 300,000 Each Occurrence	\$ 9.80
Underinsured Motorists-Bodily Injury	(Non-Stacked)	
	\$ 100,000 Each Person	
	\$ 300,000 Each Occurrence	\$ 36.20
First Party Benefits		
Option 1-Medical Benefit	\$ 5,000	\$ 26.20
Option 2-Income Loss Benefit	\$ 5,000 Total	
	\$ 1,000 Monthly	\$ 5.90
Option 3-Accidental Death Benefit	\$ 10,000	\$ 1.60
Limited Tort		
		Total for this Vehicle \$ 243.60



#### 2007 Acura Mdx

VIN 2HNYD282X7H547172

Coverages	Limits of Liability	Premium
Comprehensive and \$ 1,500 IN Customization Including Car Key Replacement Coverage	Actual Cash Value Less \$ 500	\$ 59.70
Collision and \$ 1,500 IN Customization Including Pet Injury Collision Coverage	Actual Cash Value Less \$ 500	\$ 154.00
Property Damage Liability Bodily Injury Liability	\$ 50,000 Each Occurrence \$ 100,000 Each Person \$ 300,000 Each Occurrence	\$ 95.00
Uninsured Motorists-Bodily Injury	(Non-Stacked) \$ 100,000 Each Person \$ 300,000 Each Occurrence	\$ 73.80
		\$ 9.80

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Continued on the next page

2019-04902-TT

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Prepared on May 13, 2016

Page 4 of 6



## Your Policy Declarations

Nationwide Auto Policy

Policy Period: Jun 7, 2016 - Dec 7, 2016

Policy Number: 5837D 904802

### Insured Vehicle(s) and Schedule of Coverages (continued)

#### 2007 Acura Mdx

VIN 2HNYD282X7H547172

Coverages	Limits of Liability	Premium
Underinsured Motorists-Bodily Injury	(Non-Stacked) \$ 100,000 Each Person \$ 300,000 Each Occurrence	\$ 36.20
First Party Benefits		
Option 1-Medical Benefit	\$ 5,000	\$ 27.30
Option 2-Income Loss Benefit	\$ 5,000 Total \$ 1,000 Monthly	\$ 5.50
Option 3-Accidental Death Benefit	\$ 10,000	\$ 1.40
Limited Tort		
Vehicle Endorsements 3455A 3475		
	Total for this Vehicle	\$ 462.70

### Policy Level Schedule of Coverages

Coverages	Limits of Liability	Premium
Roadside Assistance	Basic - Covers Disablement Up To 15 Miles/\$100 Lockout Endorsement 3436	\$ 10.00
Accident Forgiveness Feature - Currently Eligible To Use		Incl
	Total for Policy Coverages	\$ 10.00

### Policy Form and Endorsements

V-037B	Nationwide Auto Policy
V-3329	Amendatory Endorsement
V-3272	Limited Tort Option Election (Pennsylvania)
V-3457	Amendatory Endorsement (Pennsylvania)
V-3453	Amendatory Endorsement
V-3412	Automobile Insurance Guarantee (Pennsylvania)
V-3535	Amendatory Endorsement
V-3436	Roadside Assistance Coverage
CA66813	Amendatory Endorsement - Benefits
V-3591	Amendatory Endorsement
V-3455A	Car Key Replacement Coverage
V-3475	Pet Injury Collision Coverage

Continued on the next page

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Prepared on May 13, 2016

Page 5 of 6

## Your Policy Declarations

### Nationwide Auto Policy

Policy Period: Jun 7, 2016 - Dec 7, 2016

Policy Number: 5837D 904802

For Office Use Only: HP264310

11/12/15 \$ 0.00

Issued By: Nationwide Mutual Insurance Company

Countersigned At: Harrisburg, PA.

By: Frank A. Imparato III

#### How to Contact Us

Your Nationwide Agent

Customer Service

Internet

24-Hour Claims Reporting

Hearing Impaired (TTY)

Frank A. Imparato III 610.458.8008

1.877.669.6877

Nationwide.com

1.800.421.3535

1.800.622.2421

00646002058053



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Prepared on May 13 2016 Page 6 of 6



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## PLAINTIFFS' EXHIBIT "B"

L00246140202052819

SP 7-0501TX-Driver Exchange  
SP 7-0089TX-Non Reportable

## Commonwealth of Pennsylvania

## Non-Reportable Crash Record

INCIDENT NUMBER  
PA 2016 371507

PA STATE POLICE - EMBREEVILLE

(610) 486-6280

DATE OF CRASH 06/29/2016	TIME OF CRASH 17:53 hrs.	DAY OF WEEK WEDNESDAY	COUNTY CHESTER	MUNICIPALITY CALN TWP				
ROUTE # 0030	SEGMENT #	STREET SR 30 ONRAMP		STREET ENDING BYPASS				
PATROL ZONE	INVESTIGATOR / INVESTIGATOR SIGNATURE SHESKO, COLBY				BADGE NUMBER 12064			
REVIEWER WINCHESTER, DWAYNE E				REVIEWER BADGE NUMBER 08729	APPROVAL DATE 9/22/2016			
Latitude: 40	Degrees 00	Minutes 00	Seconds 44	Decimal 294	Longitude: - 75	Minutes 43	Seconds 28	Decimal 193

Location:

ON EASTBOUND SR 30 ON RAMP AT ITS INTERSECTION WITH HORSESHOE PIKE

Driver / Vehicle	UNIT # 001	DRIVER'S LAST NAME IRONS	FIRST NAME STEVEN	MI B	SUFFIX	DOB 10/04/1968	GENDER MALE	PHONE NUMBER (610) 640-1014
	STREET ADDRESS 412 COUNTRY EDGE CIRCLE			CITY DOWNTOWN			STATE PA	ZIP CODE 19335
	LICENSE NUMBER 21803281		LICENSE STATE PA	CLASS B			EXPIRATION DATE 10/05/2018	
	INSURANCE COMPANY TRAVELERS		POLICY NUMBER 9821385641011			POLICY EXPIRATION DATE 05/26/2016		INSURANCE CO. PHONE # (717) 561-1626
	OWNER'S LAST NAME OR BUSINESS NAME IRONS			FIRST NAME STEVEN	MI B	SUFFIX		
	STREET ADDRESS 412 COUNTRY EDGE CIRCLE			CITY DOWNTOWN			STATE PA	ZIP CODE 19335
	VEHICLE YEAR 2014	MAKE FORD	MODEL F150					
	VIN 1FTFX1EF1EKD56491	LICENSE PLATE # ZBN1854	STATE PA	VIOLATION (INCLUDING SECTION NUMBER): 0000 OTHER-SPECIFY IN NARRATIVE				DRIVER CHARGED? YES

Driver / Vehicle	UNIT # 002	DRIVER'S LAST NAME LADAR	FIRST NAME OANA	MI D	SUFFIX	DOB 06/30/1978	GENDER MALE	PHONE NUMBER (215) 740-0251
	STREET ADDRESS 909 KINGS ARMS DR			CITY DOWNTOWN			STATE PA	ZIP CODE 19335
	LICENSE NUMBER 25630353		LICENSE STATE PA	CLASS C			EXPIRATION DATE 07/01/2017	
	INSURANCE COMPANY NATIONWIDE		POLICY NUMBER 5837D904802			POLICY EXPIRATION DATE 12/07/2016		INSURANCE CO. PHONE # (717) 652-2751
	OWNER'S LAST NAME OR BUSINESS NAME LADAR			FIRST NAME OANA	MI D	SUFFIX		
	STREET ADDRESS 909 KINGS ARMS DR			CITY DOWNTOWN			STATE PA	ZIP CODE 19335
	VEHICLE YEAR 2007	MAKE ACURA	MODEL SDX					
	VIN 2HNYD282X7H547172	LICENSE PLATE # HMY5873	STATE PA	VIOLATION (INCLUDING SECTION NUMBER):				DRIVER CHARGED?

## Crash Synopsis

On 06/29/16 a 2 vehicle crash occurred on the eastbound 30 on ramp intersection with Sr 322 in Cain Twp Chester County. This crash occurred when Unit 1 failed to yield the right of way while turning left and was struck by unit 2. No injuries were reported.

# PLAINTIFFS' EXHIBIT "C"

**TRAVELERS**

FANTANAROSA INS AGENCY  
P O BOX 72219  
THORNDALE PA 19372  
00161

April 28, 2016

Policy Number 982138564 101 1  
Policy Period 05/26/2016 - 11/26/2016  
12:01 AM STANDARD TIME AT THE RESIDENCE PREMISES

STEVEN & MICHELE IRONS  
412 COUNTRY EDGE CIR  
DOWNTON PA 193354228

**Thank you  
for your business!**

**QUESTIONS? CONTACT US!**

Policy questions or changes . . . . .	1.610.384.2188
24 hour claim service . . . . .	1.800.CLAIM33
	1.800.252.4633
Billing and Payment Information . . .	1.800.550.7716
Online service . . . . .	mytravelers.com

Thank you for trusting Travelers with your auto insurance. We're always available to assist you with questions, additional insurance needs, or claims.

The enclosed, personalized policy package was created just for you.

- Please review these materials for accuracy:
  - Your insurance bill and return envelope
  - Your auto renewal policy
  - Your auto insurance identification card(s)
  - Other important notices
- Identification Cards. You may need these cards as proof of insurance so keep them in a safe place in your vehicle, such as your glove box.
- Claim Cards. Use the handy claim cards below if you're ever in an accident. Simply break the card in half and give the right side to the other driver.

Please see reverse side for important information relating to Pennsylvania law.  
On behalf of FANTANAROSA INS AGENCY, we thank you for your continued business.  
Sincerely,

Michael Klein  
President  
Personal Insurance

PL-14511R PA 06-09

**TRAVELERS**

Call us immediately  
to report your loss

800.252.4633  
(800.CLAIM33)

We're here to help  
24 hours a day, 365 days a year  
Break in half.  
(See other side.)

FOR YOU

**TRAVELERS**

Call us immediately  
to report your loss

800.252.4633  
(800.CLAIM33)

We're here to help  
24 hours a day, 365 days a year  
Break in half.  
(See other side.)

FOR OTHER DRIVER

**TRAVELERS**

Call us immediately  
to report your loss

800.252.4633  
(800.CLAIM33)

We're here to help  
24 hours a day, 365 days a year  
Break in half.  
(See other side.)

FOR YOU

**TRAVELERS**

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to report your loss

800.252.4633  
(800.CLAIM33)

We're here to help  
24 hours a day, 365 days a year  
Break in half.  
(See other side.)

FOR OTHER DRIVER

Please note the following:

#### AUTOMOBILE INSURANCE IDENTIFICATION CARD INFORMATION

- Your automobile insurance identification card indicates that your policy provides at least the minimum coverage required by Pennsylvania's Financial Responsibility law.
- One ID card is enclosed for each vehicle on your policy. Keep the card in the glove compartment of your car. This card must be shown when requested by any law enforcement official. The ID card information may also be used for vehicle registration and replacing license plates. If your liability policy is not in effect, the card is no longer valid.
- You are required to maintain financial responsibility on your vehicle. It is against Pennsylvania law to use the ID card fraudulently such as using the card as proof of financial responsibility after the insurance policy is terminated.

If you suspect FRAUD on any policy or claim, call the Travelers 24-hour hotline (800)-6-FRAUD-0. Help us fight fraud.

- Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Thank you for insuring with Travelers.

#### FOR OTHER DRIVER

This insurance card has been provided by a Travelers customer. Please call us at 800.252.4633 for claim service.

Claim professionals are available to take your notice of loss 24 hours a day, 365 days a year.

982138564 101 1

TRAVELERS CUSTOMER POLICY NUMBER

#### FOR YOU

If you are in an auto accident:

1. Snap this card in two and provide the right side to the other driver.
2. Get the license plate number of the other driver's vehicle.
3. Call Travelers immediately at 800.252.4633.

OTHER DRIVER'S LICENSE PLATE NUMBER

982138564 101 1

YOUR POLICY NUMBER

#### FOR OTHER DRIVER

This insurance card has been provided by a Travelers customer. Please call us at 800.252.4633 for claim service.

Claim professionals are available to take your notice of loss 24 hours a day, 365 days a year.

982138564 101 1

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If you are in an auto accident:

1. Snap this card in two and provide the right side to the other driver.
2. Get the license plate number of the other driver's vehicle.
3. Call Travelers immediately at 800.252.4633.

OTHER DRIVER'S LICENSE PLATE NUMBER

982138564 101 1

YOUR POLICY NUMBER

001486/00161 F3116C55 8823 04/28/16

PENNSYLVANIA FINANCIAL RESPONSIBILITY  
IDENTIFICATION CARD

NAIC  
Code Company:  
27998 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
Agent Policy Number Effective Date  
0A0779 982138564 101 1 05/26/16

Not valid more than 6 months from effective date

Year Make/Model Vehicle Identification Number  
13 NISSA / MURANO S/S JN8AZ1MW5DW305701

Agent  
FANTANAROSA INS AGENCY  
P O BOX 72219  
THORNDALE PA 19372

Insured  
STEVEN &MICHELE IRONS  
412 COUNTRY EDGE CIR  
DOWNTON PA 193354228

Rev. 12-13 See Important Notice On Reverse Side **TRAVELERS**

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2019-04902-RT

PENNSYLVANIA FINANCIAL RESPONSIBILITY  
IDENTIFICATION CARD

NAIC  
Code Company:  
27998 THE TRAVELERS HOME AND MARINE INSURANCE COMPANY  
Agent Policy Number Effective Date  
0A0779 982138564 101 1 05/26/16

Not valid more than 6 months from effective date

Year Make/Model Vehicle Identification Number  
14 FORD / F-150 SUPER 1FTFX1EFL1EKD56493

Agent  
FANTANAROSA INS AGENCY  
P O BOX 72219  
THORNDALE PA 19372

Insured  
STEVEN &MICHELE IRONS  
412 COUNTRY EDGE CIR  
DOWNTON PA 193354228

Rev. 12-13 See Important Notice On Reverse Side **TRAVELERS**

**IN CASE OF AN ACCIDENT** Contact the police or call 911 if necessary. Call Travelers immediately to report the accident or claim toll free at 1-800-252-4633. For each driver, passenger or witness involved, get their name and contact information, as well as vehicle license plate number and state.

**FOR POLICY SERVICE CALL 610-384-2188**

**IMPORTANT NOTICE** Regarding your Financial Responsibility Insurance Identification Card: Travelers is required by PA law to send you an ID card. The ID card shows that an insurance policy has been issued for the vehicle described satisfying the financial responsibility requirements of the law. If you lose the card, contact Travelers or your insurance representative for a replacement. The ID card information may be used for vehicle registration and replacing license plates. If your liability insurance policy is not in effect, the ID card is no longer valid. You are required to maintain financial responsibility on your vehicle. It is against PA law to use the ID card fraudulently such as using the card as proof of financial responsibility after the insurance policy is terminated.

This card must be carried for production upon demand. It is suggested that you carry this card in the insured vehicle.

**WARNING:** Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this State without the required financial responsibility may have his registration suspended or revoked.

**NOTE: THIS CARD IS REQUIRED WHEN:** (1) You are involved in an auto accident. (2) You are convicted of a traffic offense, other than a parking offense, that requires a court appearance. (3) You are stopped for violating any provision of 75 Pa.C.S. (relating to the Vehicle Code) and requested to produce it by a police officer. You must provide a copy of this card to the Dept. of Transportation when you request restoration of your operating privilege and/or registration privilege which has been previously suspended or revoked.

**TO GET ROADSIDE ASSISTANCE CALL TOLL FREE 1-800-252-4633.**

**IN CASE OF AN ACCIDENT** Contact the police or call 911 if necessary. Call Travelers immediately to report the accident or claim toll free at 1-800-252-4633. For each driver, passenger or witness involved, get their name and contact information, as well as vehicle license plate number and state.

**FOR POLICY SERVICE CALL 610-384-2188**

**IMPORTANT NOTICE** Regarding your Financial Responsibility Insurance Identification Card: Travelers is required by PA law to send you an ID card. The ID card shows that an insurance policy has been issued for the vehicle described satisfying the financial responsibility requirements of the law. If you lose the card, contact Travelers or your insurance representative for a replacement. The ID card information may be used for vehicle registration and replacing license plates. If your liability insurance policy is not in effect, the ID card is no longer valid. You are required to maintain financial responsibility on your vehicle. It is against PA law to use the ID card fraudulently such as using the card as proof of financial responsibility after the insurance policy is terminated.

This card must be carried for production upon demand. It is suggested that you carry this card in the insured vehicle.

**WARNING:** Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this State without the required financial responsibility may have his registration suspended or revoked.

**NOTE: THIS CARD IS REQUIRED WHEN:** (1) You are involved in an auto accident. (2) You are convicted of a traffic offense, other than a parking offense, that requires a court appearance. (3) You are stopped for violating any provision of 75 Pa.C.S. (relating to the Vehicle Code) and requested to produce it by a police officer.

You must provide a copy of this card to the Dept. of Transportation when you request restoration of your operating privilege and/or registration privilege which has been previously suspended or revoked.

**TO GET ROADSIDE ASSISTANCE CALL TOLL FREE 1-800-252-4633.**

2019-09202-77

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L00246140208052819



## Vehicle Insurance Declarations

Customer Name  
**STEVEN & MICHELE IRONS**  
 412 COUNTRY EDGE CIR  
 DOWNTONTOWN PA 193354228

Your Agency's Name and Address  
**FANTANAROSA INS AGENCY**  
 P O BOX 72219  
 THORNDALE PA 19372

Your Policy Number **982138564 101 1**  
 Your Account Number **982138564**

For Policy Service Call **610.384.2188**  
 For Claim Service Call **1.800.CLAIM33**

Your Total Premium for the Policy Period is \$1,085.00.  
 The policy period is from May 26, 2016 to November 26, 2016.

Vehicle Identification  
 1. 2013 NISSA MURANO S/S  
 2. 2014 FORD F-150 SUPE

Identification Numbers  
**JN8AZ1MW5DW306701**  
**1FTFX1EF1EKD56493**

Insurance is provided only where a premium is shown for the coverage.

\*IF COLLISION COVERAGE IS PROVIDED UNDER THIS POLICY, COVERAGE EXTENDS TO VEHICLES WHICH YOU RENT FOR 30 DAYS UNDER A RENTAL CAR COVERAGE AGREEMENT. PLEASE REMEMBER THAT COLLISION COVERAGE DOES NOT PAY FOR LOSS OF USE. PLEASE CONTACT YOUR TRAVELERS AGENT OR REPRESENTATIVE IF YOU HAVE QUESTIONS. IF YOU DO NOT CARRY COLLISION INSURANCE, THIS POLICY DOES NOT PAY FOR DAMAGE TO RENTAL VEHICLES. \*

### VEHICLE 1    VEHICLE 2

13 NISSA    14 FORD  
 MURANO S/S F-150 SUPE

A.	Bodily Injury				
	\$100,000 each person.....	\$	76	\$	73
	\$300,000 each accident.....				
B.	Property Damage				
	\$100,000 each accident.....	\$	85	\$	86

Continued on next page

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TRAVELERS

13 NISSA 14 FORD  
MURANO S/S F-150 SUPE

D6.	Uninsured Motorists (Bodily Injury) Stacked \$100,000 each person..... \$300,000 each accident See Endorsement A37045	\$ 12	\$ 12
D8.	Underinsured Motorists (Bodily Injury) Stacked \$100,000 each person..... \$300,000 each accident See Endorsement A37045	\$ 62	\$ 62
E.	Collision Actual Cash Value less..... \$500 deductible	\$ 166	\$ 150
F.	Comprehensive (Other than Collision) Actual Cash Value less..... \$100 deductible	\$ 103	\$ 126
G.	Extended Transportation Expense \$50 per day/\$1,500 maximum.....	\$ 16	\$ 16
QA.	First Party Benefits Coverage Limited Tort Option..... See Endorsement A37021	\$ 16	\$ 12
	Roadside Assistance Coverage 15 miles See Endorsement A00450	\$ 6	\$ 6
	Subtotals for your vehicles.....	\$ 542	\$ 543

Continued on next page

L00246140210052819



Named Insured STEVEN &MICHELE IRONS  
 Policy Number 982138564 101 1  
 Policy Period May 26, 2016 to November 26, 2016.  
 Issued On Date April 28, 2016

#### Discounts and Advantages

Paid in Full Discount

Accident Forgiveness

Travelers Homeowners Customer

Travelers Homesaver Customer

Multiple Cars on Policy

New Car Discount 14 FORD  
F-150 SUPE

Anti-Theft Discount 14 FORD 13 NISSA  
F-150 SUPE MURANO S/S

Passive Restraint Discount 14 FORD 13 NISSA  
F-150 SUPE MURANO S/S

Drivers	DATE OF BIRTH	SEX	MARITAL STATUS
1. STEVEN	10-04-68	Male	Married
2. MICHELE	12-03-71	Female	Married

Vehicles	USE OF VEHICLE	LOCATION OF VEHICLE
1. 13 NISSA MURANO S/S	Commute	DOWNTOWN PA
2. 14 FORD F-150 SUPE	Pleasure	DOWNTOWN PA

Good news! We applied Accident Forgiveness to this policy renewal, which gets you a better price. Accident Forgiveness helps keep your rates from going up just because of an accident. To qualify\* for Accident Forgiveness again, your policy must be free of accidents and major violations for 5 years.

\*Eligibility and qualification may vary by state.

Continued on next page

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**CONFIDENTIAL - NOT FOR PUBLIC RELEASE**

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It is important that the above information is correct to ensure that your policy is properly rated. If there are errors or changes to this information, please notify your Travelers representative immediately.

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**Loss Payees**

13 NISSA MURANO S/S                   NISSAN INFINITY LT  
VIN # JN8AZ1MW5DW306701               915 L ST PMB/C 436  
  SACRAMENTO, CA 95814

14 FORD F-150 SUPE                   TRUMARK FCU  
VIN # 1FTFX1EF1EKD56493               PO BOX 25202  
   FORT WORTH, TX 76124

**Additional Insured**

Additional Insured - See Endorsement A00011

13 NISSA MURANO S/S                   NISSAN INFINITY LT  
VIN # JN8AZ1MW5DW306701               915 L ST PMB/C 436  
   SACRAMENTO CA 95814

**Your Insurer**

The Travelers Home and Marine Insurance Company  
One Tower Square, Hartford, CT 06183

**Policy Endorsements**

A37014 Amendment of Policy Provisions - Pennsylvania  
A37021 First Party Benefits Coverage - Pennsylvania  
A37045 Uninsured/Underinsured Motorists Endorsement - Pennsylvania  
A00011 Additional Insured  
A00450 Roadside Assistance Coverage

Policy Edition 8

Policy Form 101

Issued on 04/28/16

Thank you for insuring with Travelers. We appreciate your business. If you have any questions about your insurance, please contact your Travelers representative.

Continued on next page

L00246140212052819



Named Insured STEVEN &MICHELE IRONS  
Policy Number 982138564 101 1  
Policy Period May 26, 2016 to November 26, 2016.  
Issued On Date April 28, 2016

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For information about how Travelers compensates independent agents and brokers, please visit [www.Travelers.com](http://www.Travelers.com) or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.

You may be eligible for a policy in a newer product from another of our Travelers companies. How we determine the price for a policy is done differently for the newer product. For example, we may use new criteria or use the existing criteria, such as car and driver information, in a different manner. A new product policy might cost you less or more than what you now pay. The newer product and your current products may also have different policy language, features or coverage options. On the newer product, we may pay agents different compensation than on your current policy; for information visit [www.travelers.com/about-us/spotlight/docs/pi\\_auto\\_disclosure.pdf](http://www.travelers.com/about-us/spotlight/docs/pi_auto_disclosure.pdf). You may continue with your current policy, or you may request a policy in the new program. Contact your agent or Travelers representative to discuss whether a different Travelers auto insurance policy is right for you.

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us or being a good driver, go to [www.travelers.com/discounts](http://www.travelers.com/discounts). Once at the website, type in your policy number 9821385641011 and product code AQ1 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

**YOU MAY PURCHASE UNINSURED AND/OR UNDERINSURED MOTORISTS COVERAGE  
AT ANY AVAILABLE LIMITS FROM \$15,000/\$30,000 UP TO YOUR BODILY  
INJURY LIABILITY LIMITS. YOU MAY REJECT THESE COVERAGES ENTIRELY.**

**IMPORTANT NOTICE**

**Pennsylvania Surcharge Disclosure Statement**  
**Notice of Tort Options**  
**Notice of Premium Discounts**

**Pennsylvania Surcharge Disclosure Statement:**

In accordance with Pennsylvania law we are providing you with the circumstances and conditions under which a surcharge would apply, the estimated increase for the surcharge per policy period per policyholder, and the number of years a surcharge would be in effect, if applicable.

Driver points, during the experience period, are accumulated for each operator in the household. The experience period is the three years immediately preceding the effective date of application, or the preparation of the continuation or renewal.

Driver points are used in conjunction with other driver variables to determine the highest ranked drivers. The highest ranked drivers equal to the number of eligible vehicles are then used to determine the average driver factor for the policy. For a Named Non-Owner policy or a Miscellaneous Vehicle only policy, we use the highest ranked driver only.

The average driver factor is applied to the following coverages: Bodily Injury, Property Damage, Single Limit Liability, First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefit, Medical Payments, Comprehensive and Collision.

Driver points for all drivers on the policy, other than drivers insured elsewhere, are also totaled and used with another rating variable. This factor is used in the rating of Bodily Injury, Property Damage, Single Limit Liability, First Party Benefits, Increased First Party Benefits, Extraordinary Medical Benefit, Medical Payments, Comprehensive, Collision, Uninsured Motorists Coverage and Underinsured Motorists Coverage.

In addition, once a policy has earned Safe Driver Advantage, driver points for all drivers on the policy, other than drivers insured elsewhere, are used to determine if the policy remains eligible for the discount at each renewal/continuation. Loss of the discount at renewal can increase the policy premium between 0 and 11%.

**Points are accumulated for Convictions and At Fault accidents as follows:****Convictions:**

Points are accumulated for convictions occurring during the experience period for motor vehicle violations of the applicant or any other resident operator. Violations are categorized as outlined below:

**A) Major Convictions for which points are assigned for each conviction:**

- 1) Driving under the influence: driving while intoxicated or under the influence of drugs
- 2) Refusal to take a sobriety test
- 3) Attempting to elude officer: eluding or attempting to elude a police officer
- 4) Failure to stop and report an accident when involved in an accident
- 5) Gross negligence/manslaughter; homicide or assault arising out of the operation of a motor vehicle
- 6) The accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of Financial Responsibility under any Financial Responsibility Law as of the effective date of the policy
- 7) Illegal use of license/driving while suspended: driving while license is suspended or revoked; using stolen license
- 8) Operating a motor vehicle without the owner's permission
- 9) Loaning a license to unlicensed person

- 10) Failure to stop for a school bus: failure to stop or yield for a school bus as required
- 11) Reckless driving: driving a motor vehicle in a reckless manner
- 12) Racing: engaging in a speed contest
- 13) Suspension/Revocation: suspension or revocation of a license as a result of a conviction unless the suspension is the result of a single 1535 violation.
- 14) Single incident requiring a Financial Responsibility filing

We assess a surcharge of approximately 59% for each major conviction.

**B) Conviction resulting from any other moving traffic violation not assigned a point value elsewhere in this rule, and such conviction is the second or subsequent conviction by any one insured recorded under the policy that has not been assigned a point value above. These include:**

**1) Lesser speeding convictions**

- 1-5 miles per hour over the posted speed limit
- 6-10 miles per hour over the posted speed limit
- 11-15 miles per hour over the posted speed limit
- 16-20 more miles per hour over the posted speed limit

We assess a surcharge of approximately 22% for each lesser speeding conviction.

**2) Minor convictions**

- Illegal turning
- Stop Sign/Rcd Light: Running through a red light or stop sign.
- Passing violations
- Other Miscellaneous Minor violations

We assess a surcharge of approximately 31% for each minor conviction.

**3) Major convictions**

- Careless Driving
- Speeding 21 or more miles over the posted speed limit.

We assess a surcharge of approximately 59% for each of these major convictions.

**C) At Fault Accidents**

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

- 1) Points are assigned for each auto accident that results in a paid claim for:
  - a) \$1,050 or more damage to property, bodily injury or death if such accident occurred on or after July 1, 2002, but prior to July 1, 2005, or
  - b) \$1,150 or more damage to property, bodily injury or death if such accident occurred on or after July 1, 2005, but prior to July 1, 2008, or 2,000 or more damage to property, bodily injury or death if such accident occurred on or after July 1, 2008.
- 2) Points are assigned if, during the experience period there were two or more accidents that result in paid claims and the accidents have not been assigned a point under 1) above and the accidents in total resulted in damage to property, bodily injury, or death of:
  - 1) \$1,050 or more, if at least one accident occurred on or after July 1, 2002, but none occurred on or after July 1, 2005 or

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- 2) \$1,150 or more, if at least one accident occurred on or after July 1, 2005, but none occurred on or after July 1, 2008 or
- 3) \$2,000 or more, if at least one accident occurred on or after July 1, 2008.

We assess a surcharge of approximately 39% for each at fault accident above the threshold and for a combination of minor at fault accidents once they in total pierce the threshold.

**EXCEPTIONS:**

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto under a separate policy; and
2. No points are assigned for accidents occurring under the following circumstances.
  - a) auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
  - b) the applicant, owner or other resident operator is reimbursed by, or on behalf of a person who is responsible for the accident or has judgment against such person equal to at least 60% of the total amount of the paid claim; or
  - c) auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
  - d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
  - e) auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authorities within 24 hours by the applicant or resident operator; or
  - f) accidents involving damage by contact with animals or fowl; or
  - g) accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects; or
  - h) accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any police or fire department, first aid squad, or any law enforcement agency. This exception does not include any accident occurring after the auto ceases to be used in response to such emergency; or
  - i) accidents resulting in an amount being paid on behalf of an insured under a First Party Medical Claim only incurred on or after July 1, 1990; or
  - j) accidents, incurred on or after July 1, 1990, resulting in an amount being paid on behalf of an insured only under Basic, Added or Combination First Party Benefits coverage, or under Extraordinary Medical Benefits coverage.

D. **At Fault Accident With BI:** an accident meets the criteria in C.1) above and there was bodily injury damages paid as a result of the accident.

E. **At Fault Accident Without BI:** an accident meets the criteria in C.1) above but there was no bodily injury damages paid in the accident.

F. If two or more accidents meet the criteria in C. 2) above, we will count the accidents starting with the oldest accident in the experience period. Once the dollars paid or reserved for two or more accidents equal or exceed the threshold, we will use the characteristics of the most recent accident in the group to determine if the accident is an At Fault Accident With BI or an At Fault Accident Without BI and apply the points to the point accumulation for the driver involved in that accident. We will then repeat the process for any remaining accidents under the threshold.

**G. Months Since Most Recent Incident:** for each driver the number of months prior to the effective date of the new business policy or continuation that the last at fault accident occurred and the last conviction occurred.

**H. Refund of Surcharged Premium**

If point(s) have been assigned in accordance with one of the following situations, the Company shall refund the insured the increased portion of the premium generated by the point(s). All such refunds shall be the portion of the premium due to the surcharge for all policy periods since the inception of the surcharge.

- 1) If points are assigned as a result of an accident and it is subsequently learned that the accident falls under one of the exceptions enumerated in this rule.
- 2) If points are assigned as the result of a conviction and the conviction is ultimately reversed.
- 3) If points are assigned through mistake, carelessness, misinformation or other error.

**Notice of Tort Options**

The laws of the Commonwealth of Pennsylvania give you the right to choose either of the following two tort options:

- 1) "Limited Tort" Option - This form of insurance limits your right and the rights of members of your household to seek financial compensation for injuries caused by other drivers. Under this form of insurance, you and other household members covered under this policy may seek recovery for all medical and other out-of-pocket expenses, but not for pain and suffering or other nonmonetary damages unless the injuries suffered fall within the definition of "serious injury", as set forth in the policy or unless one of several other exceptions noted in the policy applies.
- 2) "Full Tort" Option - This form of insurance allows you to maintain an unrestricted right for yourself and other members of your household to seek financial compensation for injuries caused by other drivers. Under this form of insurance, you and other household members covered under this policy may seek recovery for all medical and other out-of-pocket expenses and may also seek financial compensation for pain and suffering or other nonmonetary damages a result of injuries caused by other drivers.

If you wish to change the tort option that currently applies to your policy, you must notify your agent, broker or company and request and complete the appropriate form.

**Notice of Premium Discounts**

If your vehicle is equipped with passive seatbelts or airbags, you are entitled to a discount of the First Party Benefits Coverage portion of your policy. Passive seatbelts are those which automatically fasten without any action by the driver or front seat passenger.

If your vehicle is equipped with a passive anti-theft device you are entitled to a discount on your comprehensive coverage. Passive anti-theft devices are systems installed which are activated automatically when the driver turns the ignition key to the off position. This does not include an ignition interlock provided as a standard feature by the manufacturer.

If all named insureds age 55 or older have successfully completed a driver improvement course approved by Penn-DOT, you may be eligible for a premium credit.

If you have property coverage insured with us, you may be eligible to receive a premium discount.

Please contact your agent or insurance representative for information on these premium discounts.

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**IMPORTANT NOTICE ABOUT BILLING OPTIONS AND DISCLOSURES**

This notice contains important information about our billing options and fees for policy number 982138564 101 1.

You have chosen to pay your insurance premium in full and will be billed by mail / email. Other charges that may apply include a \$10.00 late charge and a \$20.00 fee for payments returned by your bank.

If your billing needs change, you may pay your premium by:

<u>Bill Plan</u>	<u>Monthly</u>	<u>Lump Sum</u>
Electronic Funds Transfer (EFT)	\$ 1.00	No Charge
Recurring Credit Card (RCC)	\$ 1.00	No Charge
Bill by Mail / Email	\$ 5.00	No Charge

Late Charge: \$10.00 per occurrence  
Payments returned by your bank: \$20.00 per occurrence

In the event two payments are returned during a 12 month period you will be required to pay with guaranteed funds for 182 days from the date of the last returned payment. Guaranteed funds are credit card, bank check, money order or home banking payments. Other forms of payment will be returned. You will not be eligible to use our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plans.

Visit [www.amp.travelers.com](http://www.amp.travelers.com) if you would like to enroll in our Electronic Funds Transfer (EFT) or Recurring Credit Card (RCC) payment plan.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

If you have multiple policies with us you may be able to combine those policies into a single billing account. If you have selected one of our monthly billing options, and you combine your policies into a single billing account, you will be charged just one service charge per installment, and not per individual account.

To add this policy to an existing billing account or if you have other questions about this notice, please call your insurance representative at 610-384-2188.

## PLAINTIFFS' EXHIBIT "D"

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Nationwide

Mammuth & Rosenburg  
Page 1 of 1

Date prepared June 15, 2018  
 Notice of loss date June 30, 2016  
 Claim number 332188-GD  
 Policy number 8837D 904802  
 Questions? Contact Claims Associate  
 Kimberly Hardy  
 HARDYK2@nationwide.com  
 Phone 267-416-3612  
 Fax 866-480-3367

Mammuth & Rosenburg  
401 East City Avenue  
Suite 122  
Bala Cynwyd, PA 19004  
Attn: Edward Carr

#### Claim details

Insurer: Nationwide Mutual Insurance Company  
 Policyholder: FLORIN O & OANA D LADAR  
 Claimant: Oana Ladar  
 Claim number: 332188-GD  
 Loss date: June 29, 2016

Dear Mr. Carr,

This letter confirms that Nationwide is waiving its right to subrogation and is granting you consent to settle the insured third party injury claim with Travelers Insurance.

Our records indicate Travelers insures the tort fonsor Steven Irons.

#### For more information

If you have any questions or concerns, please contact me at 267-416-3612 or  
 HARDYK2@nationwide.com.

Sincerely,

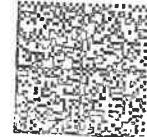
Kimberly Hardy  
 Nationwide Mutual Insurance Company  
 PO Box 182068  
 Columbus, OH 43218-2068

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such a person to criminal and civil penalties.

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**Mammuth & Rosenberg**  
ATTORNEYS AT LAW  
401 EAST CITY AVENUE  
SUITE 122  
BALA CYNWYD, PA 19004-1122

Nationwide General Insurance Company  
One Nationwide Plaza  
Columbus, OH 43215

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